

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
CLARK, SHELIA § Case No. 15-17108
Debtor §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 05/14/2015 . The undersigned trustee was appointed on 05/14/2015 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 8,426.79

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	6.10
Bank service fees	22.51
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of¹ \$ 8,398.18

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 11/20/2015 and the deadline for filing governmental claims was 11/20/2015 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 1,592.68 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 1,592.68 , for a total compensation of \$ 1,592.68 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 0.00 , for total expenses of \$ 0.00 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 03/24/2016 By: /s/Joseph A. Baldi
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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 INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

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 Exhibit A

Case No: 15-17108 Judge: Jacqueline P. Cox
 Case Name: CLARK, SHELIA

Trustee Name: Joseph A. Baldi
 Date Filed (f) or Converted (c): 05/14/15 (f)
 341(a) Meeting Date: 06/18/15
 Claims Bar Date: 11/20/15

For Period Ending: 03/24/16

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 2424 S 19th Ave Broadview, IL 60155 (Debtor's Res	66,600.00	0.00		0.00	FA
2. Bank Accounts - Wells Fargo *2517 (u) Funds held in Wells Fargo Acct No. 2517	0.00	8,426.79		8,426.79	FA
3. Chase Checking Account	10.00	0.00		0.00	FA
4. Household Goods	2,000.00	0.00		0.00	FA
5. Books and Art Objects	50.00	0.00		0.00	FA
6. Wearing Apparel	100.00	0.00		0.00	FA
7. Pension / Profit Sharing	Unknown	0.00		0.00	FA
8. 2010 Chevy Cobalt	7,987.00	0.00		0.00	FA
9. 2010 Hyundai Sonata	9,559.00	0.00		0.00	FA
10. Term Life Policy No cash value	0.00	0.00		0.00	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$86,306.00	\$8,426.79	\$8,426.79	\$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Shortly after the case was filed, Trustee recieved notification from Wells Fargo bank of funds held on account in the name of the Debtor; Debtor did not schedule the Wells Fargo account on her schedules of assets; Debtor claimed the funds belonged to her sister but did not provide any evidence thereof. Trustee issued a subpoena to Wells Fargo and received documentation indicating that the funds belonged to the Debtor. Trustee obtained an order directing Wells Fargo to turnover the proceeds of the bank account; Trustee reviewed claims and prepared his TFR.

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

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Exhibit A

Case No: 15-17108 Judge: Jacqueline P. Cox
Case Name: CLARK, SHELIA

Trustee Name: Joseph A. Baldi
Date Filed (f) or Converted (c): 05/14/15 (f)
341(a) Meeting Date: 06/18/15
Claims Bar Date: 11/20/15

March 09, 2016, 04:24 pm Final report filed 3/3/16 with UST.

Initial Projected Date of Final Report (TFR): 12/31/15 Current Projected Date of Final Report (TFR): 12/31/15

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-17108 -JPC
Case Name: CLARK, SHELIA

Trustee Name: Joseph A. Baldi
Bank Name: Associated Bank
Account Number / CD #: *****7485 Checking Account (Non-Interest Earn

Taxpayer ID No: *****9807
For Period Ending: 03/24/16

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
09/24/15	2	WELLS FARGO - CASHIER'S CHECK PO BOX 5110, MAC N9777-016 SIOUX FALLS, SD 57117-5110	BALANCE FORWARD TURNOVER OF BANK FUNDS	1229-000	8,426.79		0.00 8,426.79
10/07/15		Associated Bank	BANK SERVICE FEE	2600-000		10.00	8,416.79
11/06/15		Associated Bank	BANK SERVICE FEE	2600-000		12.51	8,404.28
02/15/16	001001	ARTHUR B. LEVINE COMPANY 370 Lexington Avenue, Suite 1101 New York, NY 10017	Bond Premium Payment 2016 Bond Premium Payment	2300-000		6.10	8,398.18

COLUMN TOTALS	8,426.79	28.61	8,398.18
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	8,426.79	28.61	
Less: Payments to Debtors		0.00	
Net	8,426.79	28.61	

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
Checking Account (Non-Interest Earn - *****7485	8,426.79	28.61	8,398.18
	8,426.79	28.61	8,398.18
(Excludes Account Transfers)	(Excludes Payments To Debtors)		Total Funds On Hand

Page Subtotals 8,426.79 28.61

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EXHIBIT C
ANALYSIS CLAIMS REGISTER

Date: March 24, 2016

Case Number: 15-17108 Claim Class Sequence
Debtor Name: CLARK, SHELIA

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
001 2100-00	Joseph A. Baldi, Trustee c/o Baldi Berg, Ltd. 20 N Clark Street, Ste. 200 Chicago, Illinois 60602	Administrative		\$1,592.68	\$0.00	\$1,592.68
001 3110-00	BALDI BERG 20 NORTH CLARK STREET SUITE 200 CHICAGO, IL 60602	Administrative		\$4,737.50	\$0.00	\$4,737.50
BOND 001 2300-00	ARTHUR B. LEVINE COMPANY 370 Lexington Avenue, Suite 1101 New York, NY 10017	Administrative	2221657485	\$6.10 02/15/16 1001	\$6.10 6.10	\$0.00
000001 070 7100-00	Cavalry SPV I, LLC as assignee of GE Capital Retail Bank/Care Credit 500 Summit Lake Drive, Ste 400 Valhalla, NY 10595	Unsecured		\$1,577.61	\$0.00	\$1,577.61
000002 070 7100-00	Capital One Bank (USA), N.A. by American InfoSource LP as agent PO Box 71083 Charlotte, NC 28272-1083	Unsecured		\$2,876.78	\$0.00	\$2,876.78
000003 070 7100-00	Capital One Bank (USA), N.A. by American InfoSource LP as agent PO Box 71083 Charlotte, NC 28272-1083	Unsecured		\$655.22	\$0.00	\$655.22
000004 070 7100-00	Capital One Bank (USA), N.A. by American InfoSource LP as agent PO Box 71083 Charlotte, NC 28272-1083	Unsecured		\$1,152.80	\$0.00	\$1,152.80
000005 070 7100-00	Capital One Bank (USA), N.A. by American InfoSource LP as agent PO Box 71083 Charlotte, NC 28272-1083	Unsecured		\$3,492.26	\$0.00	\$3,492.26
000006 070 7100-00	Dell Financial Services, LLC Resurgent Capital Services PO Box 10390 Greenville, SC 29603-0390	Unsecured		\$7,529.47	\$0.00	\$7,529.47
000007 070 7100-00	MERRICK BANK Resurgent Capital Services PO Box 10368 Greenville, SC 29603-0368	Unsecured		\$2,342.47	\$0.00	\$2,342.47
000008 070 7100-00	Portfolio Recovery Associates, LLC successor to GE CAPITAL RETAIL BANK (WAL-MART) POB 41067 Norfolk VA 23541	Unsecured		\$2,914.31	\$0.00	\$2,914.31

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EXHIBIT C
ANALYSIS CLAIMS REGISTER

Date: March 24, 2016

Case Number: 15-17108 Claim Class Sequence
Debtor Name: CLARK, SHELIA

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
Case Totals:				\$28,877.20	\$6.10	\$28,871.10
Code #: Trustee's Claim Number, Priority Code, Claim Type						

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-17108

Case Name: CLARK, SHELIA

Trustee Name: Joseph A. Baldi

Balance on hand \$ 8,398.18

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Joseph A. Baldi	\$ 1,592.68	\$ 0.00	\$ 1,592.68
Attorney for Trustee Fees: BALDI BERG	\$ 4,737.50	\$ 0.00	\$ 4,737.50
Other: ARTHUR B. LEVINE COMPANY	\$ 6.10	\$ 6.10	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 6,330.18

Remaining Balance \$ 2,068.00

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 22,540.92 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 9.2 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Cavalry SPV I, LLC as assignee	\$ 1,577.61	\$ 0.00	\$ 144.74
000002	Capital One Bank (USA), N.A.	\$ 2,876.78	\$ 0.00	\$ 263.93
000003	Capital One Bank (USA), N.A.	\$ 655.22	\$ 0.00	\$ 60.11
000004	Capital One Bank (USA), N.A.	\$ 1,152.80	\$ 0.00	\$ 105.76
000005	Capital One Bank (USA), N.A.	\$ 3,492.26	\$ 0.00	\$ 320.39
000006	Dell Financial Services, LLC	\$ 7,529.47	\$ 0.00	\$ 690.79
000007	MERRICK BANK	\$ 2,342.47	\$ 0.00	\$ 214.91
000008	Portfolio Recovery Associates, LLC	\$ 2,914.31	\$ 0.00	\$ 267.37

Total to be paid to timely general unsecured creditors \$ 2,068.00

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE